Plaintiffs' Exhibit 112

From: Ashley Moore [Redacted@fb.com]
Sent: 5/8/2015 5:46:25 PM
To: Konstantinos Papamiltiadis [Redacted@fb.com]; Simon Cross [Redacted@fb.com]
CC: Gareth Morris [Redacted@fb.com]
Subject: Re: Thanks & follow-up

Task to revoke filed: t7019917

Please let me know if you need any additional help here.

Thanks,
Ash

From: Konstantinos Papamiltiadis <Redacted@fb.com>
Date: Thursday, May 7, 2015 at 19:17
To: Simon Cross <Redacted@fb.com>
Cc: Ashley Redacted@fb.com>, Gareth Morris Redacted@fb.com>
Subject: Re: Thanks & follow-up

:-)

On May 7, 2015, at 18:50, Simon Cross Redacted@fb.com> wrote:

> You know what my answer will be here.
>
> S
>
> ---
>
> **From:** Konstantinos Papamiltiadis
> **Date:** Thursday, May 7, 2015 at 6:18 PM
> **To:** Ashley Moore, Simon Cross
> **Cc:** Gareth Morris
> **Subject:** Re: Thanks & follow-up
>
> + Gareth as fyi
>
> Simon, can we discuss in person? Else we need to make this a/c priv and add a lawyer in the thread.
>
> kp
>
> ---
>
> **From:** Ashley Moore Redacted@fb.com>
> **Date:** Thursday, May 7, 2015 at 3:32 PM
> **To:** Konstantinos Papamiltiadis Redacted@fb.com>, Simon Cross Redacted@fb.com>
> **Subject:** Re: Thanks & follow-up
>
> Was able to track this down (6610689208291). This app was approved on 4/29 for the following permissions:
>
> user_posts (145157028376236)
> user_tagged_places (559182824179661)
> user_relationships (546826875355938)
> user_hometown (341588605967683)

user_likes (338356352959363)

Followed up with the analyst directly who said she thought this fell more into the klout category. I have asked the team to highlight any "scoring" apps moving fwd. so hopefully we won't run into this analyst error again.

Happy to file a task to Andreea to revoke this. Please let me know how you would like to proceed. Apologies for the thrash.

Thanks,
Ash

From: Konstantinos Papamiltiadis ⬛Redacted⬛ @fb.com>
Date: Thursday, May 7, 2015 at 10:17
To: Ashley ⬛Redacted⬛ @fb.com>, Simon Cross ⬛@fb.com>
Subject: Re: Thanks & follow-up

Here you are: https://www.facebook.com/groups/784871528228131/permalink/853899311325352/

I can't find their App ID I am afraid... I tried all different ways to do this, but the app does not show up.

From: Ashley Moore ⬛Redacted⬛@fb.com>
Date: Thursday, May 7, 2015 at 9:39 AM
To: Konstantinos Papamiltiadis ⬛Redacted⬛ @fb.com>, Simon Cross ⬛Redacted⬛fb.com>
Subject: Re: Thanks & follow-up

Do you have additional context on that conversation? Task, thread etc.?

Also, can you please pass over the App ID? Thx!

From: Konstantinos Papamiltiadis ⬛Redacted⬛ @fb.com>
Date: Thursday, May 7, 2015 at 09:02
To: Ashley ⬛Redacted⬛ @fb.com>, Simon Cross ⬛Redacted⬛ @fb.com>
Subject: FW: Thanks & follow-up

Did we really approve them for user_posts? What happened there?

Reference: this is the credit score app in the UK we were to meant to give access to user_posts.

kp

From: ⬛Redacted⬛ @gmail.com>
Date: Thursday, May 7, 2015 at 8:52 AM
To: Gareth Morris ⬛Redacted⬛@fb.com>
Cc: Konstantinos Papamiltiadis ⬛Redacted⬛ @fb.com>, ⬛Redacted⬛
⬛Redacted⬛
Subject: Thanks & follow-up

Konstantinos & Gareth,

We learned this week that the review team approved our updated interface. We wanted to thank you sincerely for your help through the process. We are committed to continuing to keep an open and transparent discourse and to work hard to continually comply with Facebook's API policy.

Regards,

Redacted and the FriendlyScore team

On Fri, Apr 24, 2015 at 3:42 PM, Gareth Morris < Redacted @fb.com> wrote:
HI Redacted

Apologies for the slow follow up here. I wanted to talk to the right people internally to make sure the information given to you was accurate.

The information you received when going through the permission review process is correct – user data gained from permissions can't be used solely for back-end analytic purposes. The data gained from the permissions must be used to visibly enhance the user experience in the app.

I appreciate this isn't great news for you, but wanted to give you time to adapt ahead of the deadline on 30th April. I'm afraid we won't be able to approve your use of Facebook user data for this use case.

Best regards,
Gareth

From: Redacted
Date: Friday, 24 April 2015 10:53
To: Konstantinos Papamiltiadis, Redacted
Cc: Gareth Morris

Subject: Re: help with facebook

Hi Gareth,

Let us know when would be a good time to catch up on this in the next day or two. We do not want to be in a position where our borrowers scores break down completely next week if we can no longer incorporate their Facebook profiles and I assume it will take a few days to finalise a partnership.

Regards,
Redacted

Sent from my iPhone

On 22 Apr 2015, at 15:49, Konstantinos Papamiltiadis Redacted @fb.com> wrote:

> + Gareth to close and loop
>
> Gareth is looking into this for you guys and will come back with an answer shortly
>
> Best,
> konstantinos
>
> **From:** Redacted @gmail.com>
> **Date:** Wednesday, April 22, 2015 at 6:23 AM
> **To:** Konstantinos Papamiltiadis Redacted @fb.com>
> **Subject:** Re: help with facebook

Konstantinos, thanks again for offering to take a look at this. Let me know when would be a good time to chat. We are obviously concerned about losing all access next week while we are in the middle of piloting the product with lending partners of ours.

Regards,
Redacted

On Tue, Apr 21, 2015 at 12:33 PM, Redacted @gmail.com> wrote:
Thanks Konstantinos, below is the list of data points we use to feed into our algorithm in order to pass back to the user their social credit score. To clarify, we only want this data for the user him/herself and not of their friends. Also, we only ever score a user who permits it by logging us into their profile. There is yet another stage of user permissioning that occurs before we pass the score over to a lender or credit provider. We also only pass along the score and not the specific data points. The list is long, I concede, and we could theoretically adapt the algorithm to incorporate fewer data points but the result will be a less compelling scorecard for the user and hence less likely to get access to the financial products they want. Let me know when works for you to follow up. Many thanks for your help with this.

likes
tagged places
posts
action.books
action.news
actions.music
interests
relationships
birthday
events
games.activity
groups
status
photos
hometown
history
education history

On Tue, Apr 21, 2015 at 12:02 AM, Konstantinos Papamiltiadis Redacted @fb.com> wrote:
Hello Redacted

Could you please list of me the specific permissions you need for your application to work? Happy to have a call or discuss via email once I have more specific info.

Best,
konstantinos

From: Redacted @gmail.com>
Date: Monday, April 20, 2015 at 3:27 PM
To: Konstantinos Papamiltiadis Redacted @fb.com>

Subject: Re: help with facebook

Konstantinos, we are perfectly happy just to get the user's own information and not their friends after they have permitted us by logging in. In our application however, every single type of access was declined which means, unless I am mistaken, that both facebook and friendlyscore's customers will not be able to use their facebook data to generate the social score they will need to apply for loans from our lending partner. Would you be willing to have a quick chat tomorrow?

On Mon, Apr 20, 2015 at 2:52 PM, Konstantinos Papamiltiadi[Redacted]@fb.com> wrote:

Julien and [Redacted] to bcc

[Redacted] I suspect you have gone though Login review and your request for access to read_stream have been declined. Is that the case?

As I am sure our review team has explained access to the read_stream is now granted to FB branded apps on platform we don't have the resources to build our own apps (except TV, in-car integrations). Based on the permissions your apps requests – which I must admit they are a lot – I think you could try to submit for access to user_posts . That should give you access to the user's own posts – the ones showing up on their timeline, but not those of their friends that you can get with read_stream.

I hope this helps,
kp

From: [Redacted]
Date: Monday, April 20, 2015 at 3:54 AM
To: Julien Codorniou [Redacted]@fb.com>
Cc: '[Redacted], Konstantinos Papamiltiadis [Redacted]@fb.com>
Subject: Re: help with facebook

Thanks for connecting me, Julien.

Konstantinos, let me know when would be good time to chat. We have been connecting to the existing FB API based on user permission and login. Would be happy to explain in more detail over the phone.

Regards,
Redacted

On Mon, Apr 20, 2015 at 9:48 AM, Julien Codorniou[Redacted]@fb.com> wrote:

Hello [Redacted]
Thanks for reaching out.
I suggest you connect with KP, who's leading the product partnerships team in MPK.
I believe there's already been some connection with FB on this before, right ?
Let us know, thanks !
J.

Julien Codorniou | Director, Platform Partnerships | facebook

On 4/18/15, 10:06 PM, ' **Redacted** wrote:

>Julien
>Hope all is well. Do you any advice for my brother **Redacted** His company is called friendlyscore and they use social media to help augment credit ratings. This enables banks to expand the base of customers they can lend to. They are getting blocked by Facebook.
>
Redacted ulien is one of the senior people at Facebook Europe
>
Redacted
>
>Sent from my iPhone
>
>> On Apr 18, 2015, at 4:33 PM, **Redacted** wrote:
>>
>> Ad, facebook have not approved our application for their upgraded API partnership which means we are at risk of losing all access to their data. The application is electronic and it is not easy to show in the app how we add value to their customers so I obviously just need to speak and reason with someone verbally or face to face. Do you know anyone who can help or I could speak to who could refer me to their API/BusDev team?
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